

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	Case No. 17-21725-GLT
Jonathan J. Rossell	:	
	:	Chapter 7
Debtor(s)	:	
	:	

**ORDER**

*Whereas*, in a Chapter 7 case, within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a **Statement** regarding completion of a course in personal financial management, or a **Certification** that the Debtor is not required to complete such course due to incapacity, dischargability, or active military duty; and

*Whereas*, 11 U.S.C. §727 (a)(11) provides that the Court shall not grant a discharge unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so; and

*Whereas*, the Debtor(s) failed to file a *Certification* substantially conforming to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management, that reflected timely attendance at a course in personal financial management or basis for excuse from such obligation.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case will be closed without entry of a discharge order. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: September 7, 2017

\_\_\_\_\_  
Gregory L. Taddonio  
United States Bankruptcy Judge

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jonathan J Rossell  
 Debtor

Case No. 17-21725-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db +Jonathan J Rossell, 1104 Countryside Drive, Mc Kees Rocks, PA 15136-1228  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14410535 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 14410536 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14410537 +Credit Protection Assoc, Po Box 802068, Dallas, TX 75380-2068  
 14410538 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,  
 Omaha, NE 68102-1593  
 14410540 +KML Law Group PC, BNY Mellon Independence Center, Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 14410542 +Melinda Jolley, 1187 Connellsville Road, Fayette City, PA 15438-1017  
 14410543 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 14410544 +VA Loan Center, 3333 North Central Avenue, Phoenix, AZ 85012-2436  
 14410545 +Vanderbilt Mortgage, Attn: Bankruptcy Dept, P.O. Box 9800, Maryville, TN 37802-9800  
 14410546 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14410534 +E-mail/Text: ally@ebn.phinsolutions.com Sep 08 2017 03:17:29 Ally Financial,  
 Po Box 380901, Bloomington, MN 55438-0901  
 14410539 +E-mail/Text: cio.bncmail@irs.gov Sep 08 2017 03:17:34 Internal Revenue Service,  
 Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346  
 14410541 +E-mail/Text: bk@lendingclub.com Sep 08 2017 03:18:20 Lending Club Corp, 71 Stevenson St,  
 Suite 300, San Francisco, CA 94105-2985

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Vanderbilt Mortgage and Finance, Inc.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

Christian M Rieger on behalf of Debtor Jonathan J Rossell chris@pauldanielslaw.com,  
 paul@pauldanielslaw.com  
 James Warmbrodt on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.  
 bkggroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
 PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
 srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5